



Nonprofit Directors' & Officers' Liability Insurance Program for Healthcare Services

Affinity Nonprofits has been an administrator of Nonprofit Directors' and Officers' Liability Programs Insurance more than 30 years. Our D&O Program for nonprofit healthcare services is underwritten by Arch Insurance Company.

Eligible Risks:

- Nonprofit medical clinics, dental clinics, home health care, ambulatory surgery, hospice, visiting nurses, mobile health units, doctors without borders, nursing homes, assisted living, independent living and physical therapy centers

Broad Definition of Insured:

- Protection for directors, officers, trustees, employees, committee members and volunteers

Healthcare Services Specific Coverage:

- Emergency Medical Treatment and Active Labor Act (EMTALA)
 - The definition of 'Loss' is amended to include civil penalties imposed due to violations of the EMTALA. \$100,000 sublimit applies
- Health Insurance Portability and Accountability Act (HIPAA)
 - The definition of 'Loss' is amended to include civil penalties imposed due to violations of the HIPAA. \$100,000 sublimit applies

- Employment Practices Liability
 - Coverage is expanded to include claims made by patients
 - Includes toll-free hotline to discuss legal issues
 - Patient Sexual Misconduct
- Sublimit of \$25,000 applies.

Significant Program Features:

- Affinity Nonprofits 30 years' experience writing nonprofit segment
- Financially strong carrier, Arch Insurance Company rated A+ (Superior) by A.M. Best
- Defense Paid Outside the Limits (\$1,000,000)
- Breach of Contract Defense Costs Coverage
- Automatic Renewals for qualifying accounts

Optional Coverage*:

- Separate Liability Limits option, instead of one aggregate limit
- Fiduciary Liability (ERISA)
- Crime Coverage

New Business Quote Requirements:

- Completed D&O application (any carrier)
- Most recent year-end audited financial statement

For coverage details, rates and applications, please contact Jason Tharpe:

800-432-7465 (ext. 8561) • dnocustomerservice@aon.com

Affinity Nonprofits, 1120 20th Street, N.W.,
Washington, D.C. 20036

800-432-7465 • 800-701-1982 (fax)
nonprofitinsurancesolutions.com

Underwritten by:



Administered by:



All descriptions, summaries or highlights of coverage are for general informational purposes only and do not amend, alter or modify the actual terms or conditions of any insurance policy. Please note that the precise coverage afforded is subject to state approval and the terms, conditions, and exclusions of the policies as issued. Coverage not available in all states.

*Subject to underwriting review.

Affinity Nonprofits is the program name for the brokerage and program administration operations of Affinity Insurance Services, Inc. (AR 244489); in CA & MN, AIS Affinity Insurance Agency, Inc. (CA 0795465); in OK, AIS Affinity Insurance Services, Inc.; in CA, Aon Affinity Insurance Services, Inc. (0G94493), Aon Direct Insurance Administrator and Berkely Insurance Agency and in NY, AIS Affinity Insurance Agency.

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